

Debtor 1 Kevin P. Kowalczyk

Debtor 2 Debra L. Kowalczyk
(Spouse, if filing)

United States Bankruptcy Court for the: Western District of PA
(State)

Case number 17-23687-CMB

Form 4100R

Response to Notice of Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information

Name of creditor: The Bank of New York Mellon fka The Bank of New York, as Trustee for the Certificateholders of the CWABS Inc., Asset-Backed Certificates, Series 2006-BC3

Court claim no. (if known): 10

Last 4 digits of any number you use to identify the debtor's account: 9 4 2 3

Property address: 285 Huston Rd.
Number Street
Ford City, PA 16226
City State ZIP Code

Part 2: Prepetition Default Payments

Check one:

- ☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ _____

Part 3: Postpetition Mortgage Payment

Check one:

- ☐ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: / /
MM / DD / YYYY

- ☒ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

- a. Total postpetition ongoing payments due: (a) \$ 1,129.93
- b. Total fees, charges, expenses, escrow, and costs outstanding: (b) \$ _____
- c. **Total.** Add lines a and b. (c) \$ 1,129.93

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

12 / 01 / 2022
MM / DD / YYYY

Debtor 1 Kevin P. Kowalczyk
First Name Middle Name Last Name

Case number (if known) 17-23687-CMB

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☐ all payments received;
- ☐ all fees, costs, escrow, and expenses assessed to the mortgage; and
- ☐ all amounts the creditor contends remain unpaid.

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box::

- ☐ I am the creditor.
- ☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

X /s/ Elizabeth K. Holdren
Signature

Date 01 / 27 / 2023

Print Elizabeth K. Holdren
First Name Middle Name Last Name

Title Attorney for Creditor

Company Hill Wallack LLP

If different from the notice address listed on the proof of claim to which this response applies:

Address 21 Roszel Road
Number Street
Princeton, NJ 08543
City State ZIP Code

Contact phone (609) 924 - 0808

Email eholdren@hillwallack.com

Post-Petition Due date	Date Received	Amount Received	Amount Due	Suspense Application	Suspense Balance
				\$ -	\$ -
10/1/2017	4/4/2018	\$4,071.87	\$947.18	\$ 3,124.69	\$ 3,124.69
11/1/2017			\$947.18	\$ (947.18)	\$ 2,177.51
12/1/2017			\$947.18	\$ (947.18)	\$ 1,230.33
1/1/2018			\$947.18	\$ (947.18)	\$ 283.15
2/1/2018	4/30/2018	\$1,182.93	\$947.18	\$ 235.75	\$ 518.90
3/1/2018	5/30/2018	\$583.24	\$947.18	\$ (363.94)	\$ 154.96
4/1/2018	7/3/2018	\$914.14	\$947.18	\$ (33.04)	\$ 121.92
5/1/2018	8/1/2018	\$957.38	\$947.18	\$ 10.20	\$ 132.12
6/1/2018	9/6/2018	\$756.15	\$947.18	\$ (191.03)	\$ (58.91)
7/1/2018	10/3/2018	\$1,105.41	\$947.18	\$ 158.23	\$ 99.32
8/1/2018	11/1/2018	\$876.82	\$947.18	\$ (70.36)	\$ 28.96
9/1/2018	11/30/2018	\$1,303.67	\$947.18	\$ 356.49	\$ 385.45
10/1/2018	12/31/2018	\$1,357.49	\$947.18	\$ 410.31	\$ 795.76
11/1/2018	2/4/2019	\$1,230.13	\$947.18	\$ 282.95	\$ 1,078.71
12/1/2018	2/28/2019	\$1,030.83	\$947.18	\$ 83.65	\$ 1,162.36
1/1/2019			\$947.18	\$ (947.18)	\$ 215.18
2/1/2019	4/1/2019	\$953.76	\$947.18	\$ 6.58	\$ 221.76
3/1/2019	4/30/2019	\$958.64	\$947.18	\$ 11.46	\$ 233.22
4/1/2019	5/28/2019	\$1,197.30	\$947.18	\$ 250.12	\$ 483.34
5/1/2019	8/1/2019	\$1,410.55	\$947.18	\$ 463.37	\$ 946.71
6/1/2019	8/30/2019	\$715.34	\$947.18	\$ (231.84)	\$ 714.87
7/1/2019	9/30/2019	\$715.88	\$947.18	\$ (231.30)	\$ 483.57
8/1/2019	11/29/2019	\$2,455.43	\$947.18	\$ 1,508.25	\$ 1,991.82
9/1/2019			\$948.37	\$ (948.37)	\$ 1,043.45
10/1/2019			\$948.37	\$ (948.37)	\$ 95.08
11/1/2019	12/31/2019	\$2,460.40	\$948.37	\$ 1,512.03	\$ 1,607.11
12/1/2019			\$948.37	\$ (948.37)	\$ 658.74
1/1/2020	2/24/2020	\$1,216.84	\$948.37	\$ 268.47	\$ 927.21
2/1/2020	2/29/2020	\$969.53	\$948.37	\$ 21.16	\$ 948.37
3/1/2020	3/30/2020	\$213.41	\$948.37	\$ (734.96)	\$ 213.41
4/1/2020	4/30/2020	\$1,261.83	\$948.37	\$ 313.46	\$ 526.87
5/1/2020	6/18/2020	\$1,211.78	\$948.37	\$ 263.41	\$ 790.28
6/1/2020	6/30/2020	\$1,106.46	\$948.37	\$ 158.09	\$ 948.37
7/1/2020	8/7/2020	\$948.37	\$948.37	\$ -	\$ 948.37
8/1/2020			\$948.37	\$ (948.37)	\$ 0.00
	9/2/2020	\$948.37		\$ 948.37	\$ 948.37
9/1/2020	10/1/2020	\$440.63	\$948.95	\$ (508.32)	\$ 440.05
10/1/2020	11/9/2020	\$1,212.92	\$948.95	\$ 263.97	\$ 704.02
11/1/2020	12/2/2020	\$1,193.88	\$948.95	\$ 244.93	\$ 948.95
12/1/2020	1/7/2020	\$948.95	\$948.95	\$ -	\$ 948.95
1/1/2021	1/30/2021	\$948.95	\$948.95	\$ -	\$ 948.95
2/1/2021	2/26/2021	\$948.95	\$948.95	\$ -	\$ 948.95
3/1/2021	3/30/2021	\$948.95	\$948.95	\$ -	\$ 948.95
4/1/2021	4/30/2021	\$948.95	\$948.95	\$ -	\$ 948.95
5/1/2021	6/2/2021	\$948.95	\$948.95	\$ -	\$ 948.95
6/1/2021	6/28/2021	\$948.95	\$948.95	\$ -	\$ 948.95
7/1/2021			\$948.95	\$ (948.95)	\$ 0.00
	7/29/2021	\$440.76		\$ 440.76	\$ 440.76
8/1/2021	8/31/2021	\$1,303.30	\$948.87	\$ 354.43	\$ 795.19
9/1/2021	9/28/2021	\$1,102.55	\$805.75	\$ 296.80	\$ 1,091.99
10/1/2021			\$948.87	\$ (948.87)	\$ 143.12
	10/29/2021	\$440.76		\$ 440.76	\$ 583.88
11/1/2021	12/3/2021	\$1,154.31	\$805.75	\$ 348.56	\$ 932.44
12/1/2021	12/30/2021	\$1,251.54	\$948.87	\$ 302.67	\$ 1,235.11
1/1/2022			\$805.75	\$ (805.75)	\$ 429.36

Loan Number	xxxxxx9423
Debtor	Kowalczyk, Kevin
BK filed date	9/14/2017
BK Case #	17-23687
Loan Acquired	2/5/2020
Post Next Due	12/1/2022
Suspense	\$ 767.43

Due Date	Due Amount	# Months	Total Due
12/1/2022-1/1/23	\$948.68	2	\$ 1,897.36
			\$ -
			\$ -
			\$ -
			\$ -
			\$ -
			\$ -
			\$ -
			\$ -
			\$ -
			\$ -
			\$ -
			\$ -
			\$ -
		Subtotal	\$ 1,897.36
		Less Unapplied	\$ 767.43
		Total to bring current	\$ 1,129.93

\$	1,897.36	
<hr/>		unapplied

Payment Address:

Shellpoint Mortgage Servicing
PO Box 10826
Greenville, SC 29603

Overnight Payment Address:

Shellpoint Mortgage Servicing
Attn Payment Processing
55 Beattie Place Ste 500MS-501
Greenville, SC 29601

CERTIFICATE OF SERVICE

I hereby certify that a copy of this Response to Notice of Final Cure was served on the persons listed below, in the manner listed below on January 27, 2023.

/s/ Elizabeth K. Holdren

Via Pre-Paid U.S. Mail:

Kevin P. Kowalczyk
285 Huston Rd.
Ford City, PA 16226
Debtor

Debra L. Kowalczyk
285 Huston Rd.
Ford City, PA 16226
Joint Debtor

Via ECF:

Kenneth Steidl
Steidl & Steinberg
Suite 2830 Gulf Tower
707 Grant Street
Pittsburgh, PA 15219
Debtors' Attorney

Ronda J. Winnecour
Suite 3250, USX Tower
600 Grant Street
Pittsburgh, PA 15219
Trustee